

NOTICE OF OBJECTION TO CONFIRMATION

HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12 has filed papers with the Court to object to the Confirmation of the Modified Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to object to the Confirmation of the Modified Chapter 13 Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

File with the Court an answer, explaining your position at:

**Clerk
U.S. Bankruptcy Court
402 E. State Street
Trenton, NJ 08608**

If you mail your response to the Court for filing, you must mail it early enough so that the Court will *receive* it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054

ALBERT RUSSO
STANDING CHAPTER 13 TRUSTEE
CN 4853
TRENTON, NJ 08650-4853

Attend the hearing scheduled to be held on 11/30/2016 in the TRENTON Bankruptcy Court, at the following address:

**U.S. Bankruptcy Court
402 E. State Street
Trenton, NJ 08608**

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: October 19, 2016

/s/ Nicholas V. Rogers
Nicholas V. Rogers, Esq.
Phelan Hallinan Diamond & Jones, PC

400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext. 42689
Fax: 856-813-5501
Email: nicholas.rogers@phelanhallinan.com

File No. 683679

Phelan Hallinan Diamond & Jones, PC

400 Fellowship Road

Mt. Laurel, NJ 08054

856-813-5500

FAX Number 856-813-5501

HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12

In Re:

ROBERTO ROMAN D/B/A R&R
EXPRESS FURNITURE
TRANSPORT
TINISHA ROMAN A/K/A TINA
ROMAN

Debtors

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
TRENTON VICINAGE

Chapter 13

Case No. 13-28221 - KCF

Hearing Date: 11/30/2016

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12, the holder of a Mortgage on debtors' residence located at 126 PARK AVENUE, OLD BRIDGE, NJ 08857, hereby objects to the Confirmation of the debtors' proposed Modified Chapter 13 Plan on the following grounds:

1. Movant is HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12.
2. Debtors, ROBERTO ROMAN D/B/A R&R EXPRESS FURNITURE TRANSPORT AND TINISHA ROMAN A/K/A TINA ROMAN, are the owners of the property located at 126 PARK AVENUE, OLD BRIDGE, NJ 08857.
3. On April 29, 2016, Movant filed an Amended Proof of Claim listing pre-petition arrears in the amount of \$91,197.54. A copy of the Amended Proof of Claim is attached hereto as Exhibit "A" and made a part hereof.

4. Debtors' Modified Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).
5. Debtors' Modified Plan currently provides for payment to Trustee in the amount of \$88,274.00 through August 1, 2018. A copy of the Debtors' Modified Plan is attached hereto as Exhibit "B" and made a part hereof.
6. Movant objects to Debtors' Modified Plan as it is underfunded. Debtors' Modified Plan should be further amended to fully fund the arrears owed to Movant. Confirmation of Debtors' proposed Modified Plan should be denied.
7. Debtors' Modified Plan provides for the Debtors' pursuit of a loan modification. Debtors' Modified Plan is speculative in nature in that the Plan contemplates curing the arrears through a loan modification that has neither been offered nor approved.

WHEREFORE, HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12 respectfully requests that the Confirmation of Debtors' Modified Plan be denied.

/s/ Nicholas V. Rogers
Nicholas V. Rogers, Esq.
Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext. 42689
Fax: 856-813-5501
Email: nicholas.rogers@phelanhallinan.com

Dated: October 19, 2016

Exhibit A

Fill in this information to identify the case:

Debtor 1 Roberto Roman dba R&R Express Furniture Transport

Debtor 2 Tinisha Roman aka Tina Roman
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of New Jersey
(State)

Case Number 13-28221-KCF

Official Form 410

Proof of Claim

12/15

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

The law requires that filer **must leave out or redact** information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157, and 3571.
Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12 Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From Whom? _____		
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?		Where should payments to the creditor be sent? (if different)
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Wells Fargo Bank, N.A. Attention: Bankruptcy Department MAC# D3347-014		Wells Fargo Bank, N.A. Attention: Payment Processing MAC# X2302-04C
	3476 STATEVIEW BLVD. Number Street		1 HOME CAMPUS Number Street
	FT. MILL City	SC State	29715 Zip
	Contact Phone 800-274-7025		Contact Phone 800-274-7025
	Contact Email POCNOTIFICATIONS@WELLSFARGO.COM		Contact Email POCNOTIFICATIONS@WELLSFARGO.COM
Uniform claim identifier for electronic payments in chapter 13 (if you use one)			
WFCMGE1328221NJM50259319			

4. Does this claim amend one already filed?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Claim number on court claims registry (if known) 14-2	Filed on 04/04/2015
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information about the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 9319	
7. How much is the claim?	<u>\$526,511.51</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach any document supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. Money Loaned	
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official form 410-A) with the <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>126 PARK AVENUE, OLD BRIDGE, NJ 08857-1226</u> Basis for perfection: <u>Recorded Mortgage/Deed of Trust</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ <u>\$526,511.51</u> Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>91,197.54</u> Annual Interest Rate (when case was filed) 4.125% <input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Variable	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Amount necessary to cure any default as of the date of the petition. \$ _____
11. Is this claim subject to a right to setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	

<p>12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?</p> <p>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</p>	<p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Check all that apply:</p> <p><input type="checkbox"/> Domestic support obligation (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).</p> <p><input type="checkbox"/> Up to \$2,775.00* of deposits toward purchase, lease, or rental of property or services for personal, family or household use. 11 U.S.C. § 507(a)(7).</p> <p><input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475.00*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).</p> <p><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).</p> <p><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).</p> <p><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.</p>	<table border="1"> <thead> <tr> <th>Amount entitled to priority</th> </tr> </thead> <tbody> <tr> <td>\$ _____</td> </tr> <tr> <td>\$ _____</td> </tr> <tr> <td>\$ _____</td> </tr> <tr> <td>\$ _____</td> </tr> <tr> <td>\$ _____</td> </tr> <tr> <td>\$ _____</td> </tr> </tbody> </table>	Amount entitled to priority	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Amount entitled to priority									
\$ _____									
\$ _____									
\$ _____									
\$ _____									
\$ _____									
\$ _____									

*Amounts are subject to adjustment on 4/1/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorized courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157 and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date April 28, 2016
MM / DD / YYYY

/s/ John Schneider
Signature

Print the name of the person who is completing and signing this claim:

Name	<u>John Schneider, Esq.</u>		
	First name	Middle name	Last name
Title	<u>Attorney</u>		
Company	<u>Phelan Hallinan Diamond & Jones, PC</u>		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	<u>400 Fellowship Road, Suite 100</u>		
	<u>Mt. Laurel, NJ 08054</u>		
Contact phone	<u>856-813-5500</u>	Email	<u>john.schneider@phelanhallinan.com</u>

		<input type="checkbox"/> Other _____ (as authorized by the court *)
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* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

Mortgage Proof of Claim Attachment

(12/15)

If you file a claim secured by a security interest in the debtor’s principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	13-28221-KCF	Principal balance:	475,891.51	Principal & interest due:	58,364.55	Principal & interest:	2,300.20
Debtor 1:	Roberto Roman dba R&R Express Furniture Transport	Interest due:	25,919.83	Prepetition fees due:	5,874.72	Monthly escrow:	900.25
Debtor 2:	Tinisha Roman aka Tina Roman	Fees, costs due:	5,874.72	Escrow deficiency for funds advanced:	18,825.45	Private mortgage insurance:	0.00
Last 4 digits to identify:	9319	Escrow deficiency for funds advanced:	18,825.45	Projected escrow shortage:	8,132.82	Optional Products:	0.00
Creditor:	See 410 part 1.1	Other:	0.00	Other:	0.00		
Servicer:	Wells Fargo Bank, N.A.	Less total funds on hand: –	0.00	Less funds on hand: –	0.00	Total monthly payment:	3,200.45
Fixed accrual/daily simple interest/other:	Fixed Accrual	Total debt:	526,511.51	Total prepetition arrearage:	91,197.54	*Additional changes to the monthly payment amount may be required because interest rate adjustments or escrow requirement changes.	
*Not to be used for payoff purposes							

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
02/25/2009				Beginning Balances	01/01/2011	0.00						486,269.94	0.00	-5,671.70	0.00	0.00
02/25/2009			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	15.00	0.00
03/16/2009			153.46	Late Charge	01/01/2011	0.00				153.46		486,269.94	0.00	-5,671.70	168.46	0.00
03/25/2009			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	183.46	0.00
04/16/2009			153.46	Late Charge	01/01/2011	0.00				153.46		486,269.94	0.00	-5,671.70	336.92	0.00
05/18/2009			153.46	Late Charge	01/01/2011	0.00				153.46		486,269.94	0.00	-5,671.70	490.38	0.00
05/22/2009			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	505.38	0.00
06/16/2009			153.46	Late Charge	01/01/2011	0.00				153.46		486,269.94	0.00	-5,671.70	658.84	0.00
06/29/2009			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	673.84	0.00
07/23/2009			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	688.84	0.00
07/31/2009			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	703.84	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number: 13-28221-KCF

Debtor 1: Roberto Roman dba R&R Express Furniture Transport

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
08/17/2009			153.46	Late Charge	01/01/2011	0.00				153.46		486,269.94	0.00	-5,671.70	857.30	0.00
08/24/2009			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	872.30	0.00
09/16/2009			153.46	Late Charge	01/01/2011	0.00				153.46		486,269.94	0.00	-5,671.70	1,025.76	0.00
09/24/2009			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	1,040.76	0.00
09/29/2009			95.00	Appraisal/broker's price opinion fees	01/01/2011	0.00				95.00		486,269.94	0.00	-5,671.70	1,135.76	0.00
10/16/2009			153.46	Late Charge	01/01/2011	0.00				153.46		486,269.94	0.00	-5,671.70	1,289.22	0.00
10/26/2009			20.00	Non-sufficient funds (NSF) fees	01/01/2011	0.00				20.00		486,269.94	0.00	-5,671.70	1,309.22	0.00
11/19/2009			20.00	Non-sufficient funds (NSF) fees	01/01/2011	0.00				20.00		486,269.94	0.00	-5,671.70	1,329.22	0.00
12/07/2009			400.00	Title costs	01/01/2011	0.00				400.00		486,269.94	0.00	-5,671.70	1,729.22	0.00
12/07/2009			110.00	Filing fees and court costs	01/01/2011	0.00				110.00		486,269.94	0.00	-5,671.70	1,839.22	0.00
12/07/2009			200.00	Filing fees and court costs	01/01/2011	0.00				200.00		486,269.94	0.00	-5,671.70	2,039.22	0.00
12/07/2009			910.00	Attorney's fees	01/01/2011	0.00				910.00		486,269.94	0.00	-5,671.70	2,949.22	0.00
12/16/2009			153.46	Late Charge	01/01/2011	0.00				153.46		486,269.94	0.00	-5,671.70	3,102.68	0.00
02/01/2010			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	3,117.68	0.00
03/04/2010			20.00	Non-sufficient funds (NSF) fees	01/01/2011	0.00				20.00		486,269.94	0.00	-5,671.70	3,137.68	0.00
05/11/2010			20.00	Non-sufficient funds (NSF) fees	01/01/2011	0.00				20.00		486,269.94	0.00	-5,671.70	3,157.68	0.00
06/22/2010			20.00	Non-sufficient funds (NSF) fees	01/01/2011	0.00				20.00		486,269.94	0.00	-5,671.70	3,177.68	0.00
06/24/2010			40.00	Filing fees and court costs	01/01/2011	0.00				40.00		486,269.94	0.00	-5,671.70	3,217.68	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number: 13-28221-KCF

Debtor 1: Roberto Roman dba R&R Express Furniture Transport

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
08/21/2010			15.00	Property inspection fees	01/01/2011	0.00				15.00		486,269.94	0.00	-5,671.70	3,232.68	0.00
11/19/2010			20.00	Property inspection fees	01/01/2011	0.00				20.00		486,269.94	0.00	-5,671.70	3,252.68	0.00
01/23/2011			20.00	Property inspection fees	01/01/2011	0.00				20.00		486,269.94	0.00	-5,671.70	3,272.68	0.00
02/16/2011			104.01	Late Charge	01/01/2011	0.00				104.01		486,269.94	0.00	-5,671.70	3,376.69	0.00
02/24/2011			20.00	Property inspection fees	01/01/2011	0.00				20.00		486,269.94	0.00	-5,671.70	3,396.69	0.00
03/10/2011		3,090.64		Payment	01/01/2011	0.00	931.27	1,148.88	1,010.49		0.00	485,338.67	0.00	-4,661.21	3,396.69	0.00
03/31/2011			20.00	Property inspection fees	01/01/2011	0.00				20.00		485,338.67	0.00	-4,661.21	3,416.69	0.00
04/12/2011			2,097.17	City tax disbursement	01/01/2011	0.00	0.00	0.00	-2,097.17		0.00	485,338.67	0.00	-6,758.38	3,416.69	0.00
04/18/2011			104.01	Late Charge	02/01/2011	0.00				104.01		485,338.67	0.00	-6,758.38	3,520.70	0.00
04/29/2011		3,070.00		Payment	02/01/2011	0.00	933.70	1,146.45	987.83		2.02	484,404.97	0.00	-5,770.55	3,520.70	2.02
05/02/2011		0.00		Payment	02/01/2011	0.00	0.00	0.00	0.00	-2.02	-2.02	484,404.97	0.00	-5,770.55	3,518.68	0.00
05/04/2011			20.00	Property inspection fees	02/01/2011	0.00				20.00		484,404.97	0.00	-5,770.55	3,538.68	0.00
05/09/2011		3,067.98		Payment	02/01/2011	0.00	936.13	1,144.02	987.83		0.00	483,468.84	0.00	-4,782.72	3,538.68	0.00
05/09/2011		0.00		Payment	02/01/2011	0.00	933.70	1,146.45	987.83		-3,067.98	482,535.14	0.00	-3,794.89	3,538.68	-3,067.98
05/10/2011			0.00	Reversal	02/01/2011	0.00	-936.13	-1,144.02	-987.83		3,067.98	483,471.27	0.00	-4,782.72	3,538.68	0.00
05/10/2011			0.00	Reversal	02/01/2011	0.00	0.00	0.00	0.00	2.02	2.02	483,471.27	0.00	-4,782.72	3,540.70	2.02
05/10/2011			0.00	Reversal	02/01/2011	0.00	-933.70	-1,146.45	-987.83		3,067.98	484,404.97	0.00	-5,770.55	3,540.70	3,070.00
05/10/2011			0.00	Reversal	02/01/2011	0.00	0.00	0.00	0.00		-3,070.00	484,404.97	0.00	-5,770.55	3,540.70	0.00
05/10/2011			20.00	Non-sufficient funds (NSF) fees	02/01/2011	0.00				20.00		484,404.97	0.00	-5,770.55	3,560.70	0.00
05/19/2011		3,067.98		Payment	02/01/2011	0.00	936.13	1,144.02	987.83		0.00	483,468.84	0.00	-4,782.72	3,560.70	0.00

Mortgage Proof of Claim Attachment: Additional Page

(12/15)

Case number:13-28221-KCF

Debtor 1:Roberto Roman dba R&R Express Furniture Transport

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
05/19/2011		2.02		Payment	02/01/2011	0.00	0.00	0.00	0.00		2.02	483,468.84	0.00	-4,782.72	3,560.70	2.02
05/20/2011		0.00		Payment	02/01/2011	0.00	0.00	0.00	0.00	-2.02	-2.02	483,468.84	0.00	-4,782.72	3,558.68	0.00
06/07/2011			20.00	Property inspection fees	02/01/2011	0.00				20.00		483,468.84	0.00	-4,782.72	3,578.68	0.00
06/13/2011		3,067.98		Payment	02/01/2011	0.00	938.57	1,141.58	987.83		0.00	482,530.27	0.00	-3,794.89	3,578.68	0.00
06/13/2011		2.02		Payment	02/01/2011	0.00	0.00	0.00	0.00		2.02	482,530.27	0.00	-3,794.89	3,578.68	2.02
06/14/2011		0.00		Payment	02/01/2011	0.00	0.00	0.00	0.00	-2.02	-2.02	482,530.27	0.00	-3,794.89	3,576.66	0.00
07/02/2011			20.00	Property inspection fees	02/01/2011	0.00				20.00		482,530.27	0.00	-3,794.89	3,596.66	0.00
07/18/2011			104.01	Late Charge	02/01/2011	0.00				104.01		482,530.27	0.00	-3,794.89	3,700.67	0.00
07/28/2011			20.00	Property inspection fees	02/01/2011	0.00				20.00		482,530.27	0.00	-3,794.89	3,720.67	0.00
08/03/2011		3,067.98		Payment	02/01/2011	0.00	941.01	1,139.14	987.83		0.00	481,589.26	0.00	-2,807.06	3,720.67	0.00
08/03/2011		32.02		Payment	02/01/2011	0.00	0.00	0.00	0.00		32.02	481,589.26	0.00	-2,807.06	3,720.67	32.02
08/03/2011			2,710.34	City tax disbursement	02/01/2011	0.00	0.00	0.00	-2,710.34		0.00	481,589.26	0.00	-5,517.40	3,720.67	32.02
08/19/2011		3,067.98		Payment	06/01/2011	0.00	943.46	1,136.69	987.83		0.00	480,645.80	0.00	-4,529.57	3,720.67	32.02
08/19/2011		2.02		Payment	06/01/2011	0.00	0.00	0.00	0.00		2.02	480,645.80	0.00	-4,529.57	3,720.67	34.04
08/31/2011			20.00	Property inspection fees	06/01/2011	0.00				20.00		480,645.80	0.00	-4,529.57	3,740.67	34.04
09/16/2011			104.01	Late Charge	06/01/2011	0.00				104.01		480,645.80	0.00	-4,529.57	3,844.68	34.04
09/21/2011		3,067.00		Payment	06/01/2011	0.00	0.00	0.00	0.00		3,067.00	480,645.80	0.00	-4,529.57	3,844.68	3,101.04
09/21/2011		0.00		Payment	06/01/2011	0.00	945.92	1,134.23	987.83		-3,067.98	479,699.88	0.00	-3,541.74	3,844.68	33.06
10/03/2011			20.00	Property inspection fees	06/01/2011	0.00				20.00		479,699.88	0.00	-3,541.74	3,864.68	33.06
10/05/2011			20.00	Property inspection fees	06/01/2011	0.00				20.00		479,699.88	0.00	-3,541.74	3,884.68	33.06
10/12/2011			2,710.34	City tax disbursement	06/01/2011	0.00	0.00	0.00	-2,710.34		0.00	479,699.88	0.00	-6,252.08	3,884.68	33.06

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Case number:13-28221-KCF

Debtor 1:Roberto Roman dba R&R Express Furniture Transport

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
10/17/2011			104.01	Late Charge	08/01/2011	0.00				104.01		479,699.88	0.00	-6,252.08	3,988.69	33.06
11/08/2011		3,567.13		Payment	08/01/2011	0.00	0.00	0.00	0.00	-15.00	3,552.13	479,699.88	0.00	-6,252.08	3,973.69	3,585.19
11/08/2011		0.00		Payment	08/01/2011	0.00	948.38	1,131.77	987.83		-3,067.98	478,751.50	0.00	-5,264.25	3,973.69	517.21
11/08/2011			15.00	Phone pay fee (Other)	08/01/2011	0.00				15.00		478,751.50	0.00	-5,264.25	3,988.69	517.21
12/01/2011	2,935.24			Monthly payment	08/01/2011	2,935.24						478,751.50	0.00	-5,264.25	3,988.69	517.21
12/08/2011		7,137.40		Payment	08/01/2011	2,935.24	0.00	0.00	0.00	-15.00	7,122.40	478,751.50	0.00	-5,264.25	3,973.69	7,639.61
12/08/2011		0.00		Payment	08/01/2011	2,935.24	950.85	1,129.30	987.83		-6,135.96	477,800.65	0.00	-4,276.42	3,973.69	1,503.65
12/08/2011		0.00		Payment	08/01/2011	2,935.24	953.33	1,126.82	987.83		0.00	476,847.32	0.00	-3,288.59	3,973.69	1,503.65
12/08/2011			15.00	Phone pay fee (Other)	08/01/2011	2,935.24				15.00		476,847.32	0.00	-3,288.59	3,988.69	1,503.65
12/14/2011			20.00	Non-sufficient funds (NSF) fees	08/01/2011	2,935.24				20.00		476,847.32	0.00	-3,288.59	4,008.69	1,503.65
01/01/2012	2,935.24			Monthly payment	08/01/2011	5,870.48						476,847.32	0.00	-3,288.59	4,008.69	1,503.65
01/17/2012			1,701.62	City tax disbursement	08/01/2011	5,870.48	0.00	0.00	-1,701.62		0.00	476,847.32	0.00	-4,990.21	4,008.69	1,503.65
01/17/2012			104.01	Late Charge	11/01/2011	5,870.48				104.01		476,847.32	0.00	-4,990.21	4,112.70	1,503.65
01/31/2012		3,120.00		Payment	11/01/2011	5,870.48	955.81	1,124.34	987.83	-20.00	32.02	475,891.51	0.00	-4,002.38	4,092.70	1,535.67
01/31/2012			20.00	Phone pay fee (Other)	11/01/2011	5,870.48				20.00		475,891.51	0.00	-4,002.38	4,112.70	1,535.67
02/01/2012	2,935.24			Monthly payment	11/01/2011	8,805.72						475,891.51	0.00	-4,002.38	4,112.70	1,535.67
02/06/2012			20.00	Non-sufficient funds (NSF) fees	11/01/2011	8,805.72				20.00		475,891.51	0.00	-4,002.38	4,132.70	1,535.67
02/09/2012			15.00	Property inspection fees	11/01/2011	8,805.72				15.00		475,891.51	0.00	-4,002.38	4,147.70	1,535.67
02/16/2012			104.01	Late Charge	11/01/2011	8,805.72				104.01		475,891.51	0.00	-4,002.38	4,251.71	1,535.67
03/01/2012	2,935.24			Monthly payment	11/01/2011	11,740.96						475,891.51	0.00	-4,002.38	4,251.71	1,535.67
03/13/2012			15.00	Property inspection fees	11/01/2011	11,740.96				15.00		475,891.51	0.00	-4,002.38	4,266.71	1,535.67
03/16/2012			104.01	Late Charge	11/01/2011	11,740.96				104.01		475,891.51	0.00	-4,002.38	4,370.72	1,535.67

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Case number:13-28221-KCF

Debtor 1:Roberto Roman dba R&R Express Furniture Transport

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
04/01/2012	2,935.24			Monthly payment	11/01/2011	14,676.20						475,891.51	0.00	-4,002.38	4,370.72	1,535.67
04/13/2012			85.00	Appraisal/broker's price opinion fees	11/01/2011	14,676.20				85.00		475,891.51	0.00	-4,002.38	4,455.72	1,535.67
04/16/2012			2,637.80	City tax disbursement	11/01/2011	14,676.20	0.00	0.00	-2,637.80		0.00	475,891.51	0.00	-6,640.18	4,455.72	1,535.67
04/16/2012			104.01	Late Charge	12/01/2011	14,676.20				104.01		475,891.51	0.00	-6,640.18	4,559.73	1,535.67
04/17/2012			15.00	Property inspection fees	12/01/2011	14,676.20				15.00		475,891.51	0.00	-6,640.18	4,574.73	1,535.67
05/01/2012	2,935.24			Monthly payment	12/01/2011	17,611.44						475,891.51	0.00	-6,640.18	4,574.73	1,535.67
05/12/2012			15.00	Property inspection fees	12/01/2011	17,611.44				15.00		475,891.51	0.00	-6,640.18	4,589.73	1,535.67
05/16/2012			104.01	Late Charge	12/01/2011	17,611.44				104.01		475,891.51	0.00	-6,640.18	4,693.74	1,535.67
06/01/2012	2,935.24			Monthly payment	12/01/2011	20,546.68						475,891.51	0.00	-6,640.18	4,693.74	1,535.67
06/14/2012			4,434.56	Hazard Insurance Disbursement	12/01/2011	20,546.68	0.00	0.00	-4,434.56		0.00	475,891.51	0.00	-11,074.74	4,693.74	1,535.67
06/18/2012			104.01	Late Charge	12/01/2011	20,546.68				104.01		475,891.51	0.00	-11,074.74	4,797.75	1,535.67
07/01/2012	2,935.24			Monthly payment	12/01/2011	23,481.92						475,891.51	0.00	-11,074.74	4,797.75	1,535.67
07/15/2012		4,190.38		Hazard refund deposit	12/01/2011	23,481.92	0.00	0.00	4,190.38		0.00	475,891.51	0.00	-6,884.36	4,797.75	1,535.67
07/16/2012			104.01	Late Charge	12/01/2011	23,481.92				104.01		475,891.51	0.00	-6,884.36	4,901.76	1,535.67
07/17/2012			15.00	Property inspection fees	12/01/2011	23,481.92				15.00		475,891.51	0.00	-6,884.36	4,916.76	1,535.67
07/20/2012			2,702.55	City tax disbursement	12/01/2011	23,481.92	0.00	0.00	-2,702.55		0.00	475,891.51	0.00	-9,586.91	4,916.76	1,535.67
08/01/2012	2,935.24			Monthly payment	12/01/2011	26,417.16						475,891.51	0.00	-9,586.91	4,916.76	1,535.67
08/16/2012			104.01	Late Charge	12/01/2011	26,417.16				104.01		475,891.51	0.00	-9,586.91	5,020.77	1,535.67
08/20/2012			15.00	Property inspection fees	12/01/2011	26,417.16				15.00		475,891.51	0.00	-9,586.91	5,035.77	1,535.67
09/01/2012	2,935.24			Monthly payment	12/01/2011	29,352.40						475,891.51	0.00	-9,586.91	5,035.77	1,535.67
10/01/2012	2,935.24			Monthly payment	12/01/2011	32,287.64						475,891.51	0.00	-9,586.91	5,035.77	1,535.67

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Case number:	<u>13-28221-KCF</u>
Debtor 1:	Roberto Roman dba R&R Express Furniture Transport

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
10/22/2012			2,702.54	City tax disbursement	12/01/2011	32,287.64	0.00	0.00	-2,702.54		0.00	475,891.51	0.00	-12,289.45	5,035.77	1,535.67
11/01/2012	2,935.24			Monthly payment	12/01/2011	35,222.88						475,891.51	0.00	-12,289.45	5,035.77	1,535.67
11/20/2012			15.00	Property inspection fees	12/01/2011	35,222.88				15.00		475,891.51	0.00	-12,289.45	5,050.77	1,535.67
12/01/2012	2,935.24			Monthly payment	12/01/2011	38,158.12						475,891.51	0.00	-12,289.45	5,050.77	1,535.67
01/01/2013	2,935.24			Monthly payment	12/01/2011	41,093.36						475,891.51	0.00	-12,289.45	5,050.77	1,535.67
01/17/2013			2,670.18	City tax disbursement	12/01/2011	41,093.36	0.00	0.00	-2,670.18		0.00	475,891.51	0.00	-14,959.63	5,050.77	1,535.67
01/27/2013			15.00	Property inspection fees	12/01/2011	41,093.36				15.00		475,891.51	0.00	-14,959.63	5,065.77	1,535.67
02/01/2013	2,935.24			Monthly payment	12/01/2011	44,028.60						475,891.51	0.00	-14,959.63	5,065.77	1,535.67
02/25/2013			95.00	Filing fees and court costs	12/01/2011	44,028.60				95.00		475,891.51	0.00	-14,959.63	5,160.77	1,535.67
02/28/2013			15.00	Property inspection fees	12/01/2011	44,028.60				15.00		475,891.51	0.00	-14,959.63	5,175.77	1,535.67
03/01/2013	2,935.24			Monthly payment	12/01/2011	46,963.84						475,891.51	0.00	-14,959.63	5,175.77	1,535.67
04/01/2013	2,935.24			Monthly payment	12/01/2011	49,899.08						475,891.51	0.00	-14,959.63	5,175.77	1,535.67
04/01/2013			15.00	Property inspection fees	12/01/2011	49,899.08				15.00		475,891.51	0.00	-14,959.63	5,190.77	1,535.67
04/22/2013			2,670.17	City tax disbursement	12/01/2011	49,899.08	0.00	0.00	-2,670.17		0.00	475,891.51	0.00	-17,629.80	5,190.77	1,535.67
05/01/2013	3,155.29			Monthly payment	12/01/2011	53,054.37						475,891.51	0.00	-17,629.80	5,190.77	1,535.67
05/06/2013			15.00	Property inspection fees	12/01/2011	53,054.37				15.00		475,891.51	0.00	-17,629.80	5,205.77	1,535.67
06/01/2013	3,155.29			Monthly payment	12/01/2011	56,209.66						475,891.51	0.00	-17,629.80	5,205.77	1,535.67
06/07/2013		0.00		Payment	12/01/2011	56,209.66	0.00	0.00	1,535.67		-1,535.67	475,891.51	0.00	-16,094.13	5,205.77	0.00
07/01/2013	3,155.29			Monthly payment	12/01/2011	59,364.95						475,891.51	0.00	-16,094.13	5,205.77	0.00
07/26/2013			2,731.32	City tax disbursement	12/01/2011	59,364.95	0.00	0.00	-2,731.32		0.00	475,891.51	0.00	-18,825.45	5,205.77	0.00
08/01/2013	3,155.29			Monthly payment	12/01/2011	62,520.24						475,891.51	0.00	-18,825.45	5,205.77	0.00

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Case number:13-28221-KCF

Debtor 1:Roberto Roman dba R&R Express Furniture Transport

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
08/05/2013			350.00	Attorney's fees	12/01/2011	62,520.24				350.00		475,891.51	0.00	-18,825.45	5,555.77	0.00
08/05/2013			260.00	Attorney's fees	12/01/2011	62,520.24				260.00		475,891.51	0.00	-18,825.45	5,815.77	0.00
08/05/2013			200.00	Filing fees and court costs	12/01/2011	62,520.24				200.00		475,891.51	0.00	-18,825.45	6,015.77	0.00
08/19/2013				Bankruptcy Filed	12/01/2011	62,520.24						475,891.51	0.00	-18,825.45	6,015.77	0.00
09/01/2013	3,200.45			Monthly payment	12/01/2011	65,720.69						475,891.51	0.00	-18,825.45	6,015.77	0.00
10/01/2013	3,200.45			Monthly payment	12/01/2011	68,921.14						475,891.51	0.00	-18,825.45	6,015.77	0.00
11/01/2013	3,200.45			Monthly payment	12/01/2011	72,121.59						475,891.51	0.00	-18,825.45	6,015.77	0.00
12/01/2013	3,200.45			Monthly payment	12/01/2011	75,322.04						475,891.51	0.00	-18,825.45	6,015.77	0.00
01/01/2014	3,200.45			Monthly payment	12/01/2011	78,522.49						475,891.51	0.00	-18,825.45	6,015.77	0.00
02/01/2014	3,200.45			Monthly payment	12/01/2011	81,722.94						475,891.51	0.00	-18,825.45	6,015.77	0.00
05/21/2014			398.95	Filing fees and court costs	12/01/2011	81,722.94				398.95		475,891.51	0.00	-18,825.45	6,414.72	0.00
05/22/2014			-95.00	Filing fees and court costs	12/01/2011	81,722.94	0.00	0.00	0.00	-95.00	0.00	475,891.51	0.00	-18,825.45	6,319.72	0.00
05/22/2014			-110.00	Filing fees and court costs	12/01/2011	81,722.94	0.00	0.00	0.00	-110.00	0.00	475,891.51	0.00	-18,825.45	6,209.72	0.00
05/22/2014			-15.00	Property inspection fees	12/01/2011	81,722.94	0.00	0.00	0.00	-15.00	0.00	475,891.51	0.00	-18,825.45	6,194.72	0.00
05/22/2014			-15.00	Property inspection fees	12/01/2011	81,722.94	0.00	0.00	0.00	-15.00	0.00	475,891.51	0.00	-18,825.45	6,179.72	0.00
05/22/2014			-15.00	Property inspection fees	12/01/2011	81,722.94	0.00	0.00	0.00	-15.00	0.00	475,891.51	0.00	-18,825.45	6,164.72	0.00
05/22/2014			-55.00	Property inspection fees	12/01/2011	81,722.94				-55.00		475,891.51	0.00	-18,825.45	6,109.72	0.00
03/12/2015			-75.00	Property inspection fees	12/01/2011	81,722.94	0.00	0.00	0.00	-75.00	0.00	475,891.51	0.00	-18,825.45	6,034.72	0.00
04/27/2015			-160.00	Non-sufficient funds (NSF) fees	12/01/2011	81,722.94				-160.00		475,891.51	0.00	-18,825.45	5,874.72	0.00

Addendum Page

Basis for asserting that the applicable party has the right to foreclose: Debtor(s) executed a promissory note secured by a mortgage, deed of trust, or security deed. The Promissory note is either made payable to creditor or has been duly indorsed. Creditor, directly or through an agent, has possession of the promissory note. Creditor is the original mortgagee or beneficiary or the assignee of the mortgage, deed of trust, or security deed.

Additional Disclaimers (where applicable)

410

Part 2: Question 9-Describe contains the property address and may contain a description for "Other".

410A

Part 1:

Full creditor name cannot be displayed due to space limitation, see 410 part 1.1 for full name.

Part 2:

Principal Balance is from Part 5, Column M as of the Bankruptcy File Date.

Interest Due is the interest due as of the Bankruptcy File Date.

Fees, costs due is from Part 5, Column P as of the Bankruptcy File Date and includes any outstanding fees (i.e. late charges, property inspections) and cost (i.e. attorney costs), also included are corporate advances (i.e. tax, insurance) for non-escrowed loans as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow deficiency for funds advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Other includes any applicable Private Mortgage Insurance, other Optional Products (i.e. A & H, Life) or Deferred Interest, where applicable, due as of the Bankruptcy File Date. This line was added to ensure transparency.

Less Total Funds on hand is the total of Part 5, Column O (if positive balance) and Q as of the Bankruptcy File Date.

Total Debt not to be used for payoff purposes.

Part 3:

Principal and Interest is the principal and interest portion of Part 5, Column G, as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition principal and interest amounts).

Pre-Petition Fees Due is from Part 5, Column P as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow Deficiency for Funds Advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Projected Escrow Shortage is the Escrow Required from the escrow analysis minus a positive escrow balance as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition escrow amounts).

Other includes any applicable Optional Products (i.e. A & H, Life) due as of the bankruptcy file date. This line was added to ensure transparency. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition Optional Product amounts).

Less Funds on Hand is from Part 5, column Q as of the Bankruptcy File Date.

Part 4:

Optional Products includes any applicable optional products (i.e. A & H, Life) due as of the Bankruptcy File Date. This line was added to ensure transparency.

(*)This disclaimer has been added to the form to explain that the monthly payment amount may change periodically throughout the life of the loan.

Part 5:

If any of the transactions in the loan payment history contain amounts for optional products, the amount for that product will be reflected in either the Contractual payment amount or the Funds Received amount, and will be applied in those amounts. It will also be reflected in column G as described below.

Column G In addition to the items listed, this also includes any past due PMI or optional products (i.e. A & H, Life) amounts, as applicable. Optional product (i.e. A & H, Life) amounts will not be included in columns H-Q due to no appropriate column heading for this type of transaction.

Column J includes taxes, insurance and MIP/PMI as applicable.

Column N will only be populated if the loan is Daily Simple Interest or if Deferred Interest exists on the account.

Column O includes taxes, insurance and MIP/PMI as applicable.

Addendum Page 2

This amended POC relates to a POC filed using the B10 and Attachment A forms required at that time. The APOC must be filed using the 410 and 410A forms, the latter of which calls for a different presentation of amounts related to arrearage, including any amounts related to escrow. The same total amount relating to escrow is reflected in Part 3, however, due to the structure of the form, no escrow amount is contained in the principal and interest line and the escrow shortage amount will not match the escrow shortage figure contained on the prior POC which utilized the Attachment A form. To the extent that we are unable to reflect those amounts in the given lines, we may reflect a reduction or credit in the Other: line for Part 3.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

683679
PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for HSBC BANK USA, NATIONAL
ASSOCIATION AS TRUSTEE FOR WELLS FARGO
ASSET SECURITIES CORPORATION,
MORTGAGE PASS-THROUGH CERTIFICATES
SERIES 2006-12

In Re:

TINISHA ROMAN A/K/A TINA ROMAN
ROBERTO ROMAN D/B/A R&R EXPRESS
FURNITURE TRANSPORT

Case No: 13-28221 - KCF

Hearing Date: _____

Judge: KATHRYN C.
FERGUSON

Chapter: 13

CERTIFICATION OF SERVICE

1. I, MICHAEL ROCKS:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12 in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On April 29, 2016 I sent a copy of the following pleadings and/or documents to the parties listed below:

Proof of Claim

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: April 29, 2016

/s/ MICHAEL ROCKS
MICHAEL ROCKS

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
TINA ROMAN 126 PARK AVENUE, OLD BRIDGE, NJ 08857	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
R&R EXPRESS FURNITURE TRANSPORT 126 PARK AVENUE, OLD BRIDGE, NJ 08857	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
RYAN L. GENTILE, ESQUIRE, Esquire 110 Jericho Turnpike Suite 100 FLORAL PARK, NY 11001	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
ALBERT RUSSO, Trustee 1 AAA DRIVE, SUITE 101 ROBBINSVILLE, NJ 08691	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)

Exhibit B

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: _____

Judge: _____

Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|---|--|--|
| <input type="checkbox"/> Original | <input type="checkbox"/> Modified/Notice Required | <input type="checkbox"/> Discharge Sought |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | <input type="checkbox"/> No Discharge Sought |

Date: _____

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ _____ per _____ to the Chapter 13 Trustee, starting on _____ for approximately _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☐ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☐ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
2) _____
3) _____
4) _____

d. Post-Petition Claims

The Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☐ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: _____

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: _____

Debtor

Date: _____

Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

683679
PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for HSBC BANK USA, NATIONAL
ASSOCIATION AS TRUSTEE FOR WELLS FARGO
ASSET SECURITIES CORPORATION,
MORTGAGE PASS-THROUGH CERTIFICATES
SERIES 2006-12

In Re:

ROBERTO ROMAN D/B/A R&R EXPRESS
FURNITURE TRANSPORT
TINISHA ROMAN A/K/A TINA ROMAN

Case No: 13-28221 - KCF

Hearing Date: 11/30/2016

Judge: KATHRYN C.
FERGUSON

Chapter: 13

CERTIFICATION OF SERVICE

1. I, Marc Schroeder:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12 in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On October 20, 2016 I sent a copy of the following pleadings and/or documents to the parties listed below:

Objection to Plan

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: October 20, 2016

/s/ Marc Schroeder
Marc Schroeder

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
TINISHA ROMAN A/K/A TINA ROMAN 126 PARK AVENUE OLD BRIDGE, NJ 08857	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
ROBERTO ROMAN D/B/A R&R EXPRESS FURNITURE TRANSPORT 126 PARK AVENUE OLD BRIDGE, NJ 08857	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
RYAN L. GENTILE, ESQUIRE 110 Jericho Turnpike Suite 100 FLORAL PARK, NY 11001	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
ALBERT RUSSO STANDING CHAPTER 13 TRUSTEE CN 4853 TRENTON, NJ 08650-4853	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail

		<input checked="checked" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
--	--	--

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.